G. R. S. 58]

Previous references.

File No. 10.

1916.

Serial Nos. 1 – 5

(E. Ag.)

Later references.

Preserved

p. 52(1)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1 – 5

Part B for

SUBJECT.

Office-manuals and standing orders

Office of the Secretary State Life Insurance Committee.

Correspondence ending with letter no 10-5-E.Ag. of 28th Oct approving of the adoption of the office manual provisional and requesting him to attend to certain points before printing the manual.

W D 1351—GPB—2,000

Weeden 30/10/16

G.R.S. 11] 1913-14

GENERAL AND REVENUE SECRETARIAT.

(5173)

NOTES.

File No. E-A-14 10

FILE HEADING.

Office manuals and Standing orders.

From The Secretary State Insurance Committee

No. 1914 Dated 18.2.14 Received 18.2.14.

Diary No. 25	one Enclos.	Spare Copies.	Serial No. 1

BRIEF ABSTRACT OF LETTER.

Says that the Insurance Rules, subsidiary rules framed under it and the resolutions of the committee provide the procedure in the office and these are maintained.

NOTES AND ORDERS.

The rules referred to seem to relate more to policy holders than to the regulating of the conduct of work in the office. A set of rules such as are adopted for the Comptroller's office in the manual of that

NOTES—First Sheet.

GPB—35,000—15 6-12

G. R. S. 12]

General and Revenue Secretariat.

G & R File No. 1 of 1913-14

Serial No.

Office ~~manual~~ seems to be necessary for the Insurance Secy's office whose scope of work is enlarging day by day. Submitted for orders

NGC
17/10/14

Now the General rules of office procedure have been issued. Submd for orders.

NGC HW
9/12

Fil mis 8968 14.

To Br II for favour of opinion

NCC
9/12

As usually instructed, draft to the ~~Secretary~~ Secretary State Insurance committee

Subd
NCC
30/12 HW 4/1/15

Fwd Br
NCC
4/1/15

Subd NGC
HW 4/1/15.

Subd for approval

NCC
5/1/15.

Approved
Dwn
7/1

Done
NCC
7/1/15

2 To the Secy: Ins: committee, Letter No: 246/E.A. of 7.1.1915 requesting to have an office manual prepared and to submit the draft copy by the end of March.

NOTE—Contn. sheet.

1.8.15 gpc 1.9.15

F. R. S. 12]

General and Revenue Secretariat.

E A File No. 1 of 1913.

Serial No.

In response to a reminder the Secy State Life Ins: Committee says that the manual is under preparation and will be submitted by the end of June next after being passed by the Committee. The manual will be awaited.

Filed.

Secy 7/4/15.

To remind on 15th working day of June '15

9/4/15.

In reply to another reminder of 1.6.1915, the Secy says that the manual which is complete is under revision and will be sent up by the end of this month.

Filed

Secy 11/6/15.

11/6

In reply to a subsequent reminder, the Secy L.I.C. says that the revision is going on and the draft manual will be filed during the course of the month. It will be awaited.

Filed Secy 7/7/15.

8/7

In reply to a D.O. reminder of the 14th inst the Secy states that the revision is over, but it has to be circulated to members of the Committee and approved by them and that this may take some time.

Filed Secy 17/8.

28/8

NOTE—Contn. sheet.

GPB—25,000—22-3-15

2106

5

G. R. S. 12]

General and Revenue Secretariat.

E/A File No. (9) 100 of 191 .

Serial No.

Reminder 6-3-16
13

3 From the Secy: State Life Insurance Committee, letter No. 47 & 6 of the 31st March 1916 submitting advance copy of the draft office manual and stating that it will be formally ruled after consideration by the Committee.

The manual seems to be quite exhaustive but the details of work in chapters II & III are rather very elaborate.

The formal submission of the manual after approval of the Committee will be awaited.

Submit
Nere
17/4.

H. W. O. No. 2106 of 15

In the meantime, forwarded to Por II for favour of remarks, if any.

NM
18/4

Para 57 of the manual refers to the appointment of auditors by the Insurance committee in their quarterly meeting in July every year.

Rule 16 of the Insurance Rules is explicit that the accounts shall be audited before 30th Septr

NOTE—Contn. sheet.

G. R. S. 12]

General and Revenue Secretariat. | E.A.G. File No. 10 of 191 .

Serial No.

This & the next may be inserted

& report to Govt. submitted before the end of June each year

However it has become usual to receive the Summary Report late in the year — sometimes in June — whether such inordinate delay is necessary or justified in the face of the above rule 16 is a point which may be examined in the present connection. If delay is unavoidable a later date than is now prescribed may be adopted & rule 16 suitably altered.

The annual report may also be rqd. to be submitted before end of November. The Audit Report & the Annual Report may be sent separately. H.

The remark in the statement of returns attached to the manual under 'Due date' for submn. of annual report to Govt. runs thus — 'After circulation with the Audit Report for the year' — which clearly shows that the preparation of the Audit Report is at present an

This is indefinite & in practice this means many months — this is to be altered & 30th Nov. substituted H

NOTE—Contn. sheet.

G. R. S. 12]

2100

General and Revenue Secretariat.

C.A.L. File No. 10 of 191 .

Serial No.

uncertain element. Instead of this vague remark a definite date may be fixed & inserted.

Chapters II and III dealing with work in the office is exuberant of details & if the office establ. adhere to these elaborate instructions there will be little scope for the Auditors for any remarks.

8/5 I have made some remarks in the margin of the above note.

At present, the Insurance Office enjoys the privilege of being the last office to send its annual report, the excuse for such delay being the necessity to wait for the audit report. There is no reason why the annual report shd. wait for the audit report & it may be directed that the annual report should be submitted to Govt before 30th November.

In para 15, leave applications may be required to be submitted in the prescribed form.

Para 29. orders 8th increments may be reqd to be entered in the order Book also.

NOTE—Contn. sheet.

G. R. S. 12]

General and Revenue Secretariat.

EAG File No. 10 of 191 .

Serial No.

A reference may be made to the printed book relating to Insurance Rules etc. Some thing may be said about keeping the printed copy of ~~Insurance Rules~~ up to date by the issue of a few slips etc.
The office Manual will be more useful if an appendix is attached ~~showing the~~ giving a list of the more important Govt. orders relating to Insurance - where necessary the orders may be given in extenso.
The ~~order~~ Manual appears to be generally suitable.
Br VIII. 22/5/16

Br II

Mr N. G. R to bring up
28/5

The Asst Secy (Br II) suggestions have been incorporated in the manual in pencil. Three appendices are proposed to be added, viz, work distribution list, general rules of procedure, Public servants conduct rules. The last two being general orders do not seem to be appropriate additions to the manual. The suggestion of Br II to append to the manual a list of ~~orders~~ the more important orders of Govt. relating to Insurance, some in extenso even where necessary is a question for consideration. The Secy has not yet sent up the manual

NOTE—Contn. sheet.

9

Serial No.

approved by the Committee. Draft letter enquiring when it might be effected is submd
upe
25/7.

Reminder issued 1/8/16
Reply letter No: 1523 from the joint secy to the State Life Insurance Committee stating that the manual will be submd on receipt from Mr. C. Srikantaswamy Iyer to whom as a committee member it has been sent for approval.
Submd
upe
3/8/16.

4 Letter No: 2172 dy the 21st August 16 from the Life Ins: Secy submitting draft office manual approved by the committee.
This approved draft does not in any way differ from the advance copy first submitted. ~~and~~ The latter contains the suggestions of Asst. Secy B & II incorporated in pencil.
Submd
upe
5/9/16

Please put up a draft reply stating that the manual may be provisionally adopted but that before it is printed the following matters should be

Flag N

NOTE—Contn. sheet.

2106

10

Serial No.

attended to.

1) Where particular provisions are based on Govt orders, the same should be indicated in the margin.

2) A list of the registers maintained in the office should be appended, the registers being numbered.

3) The rules for the conduct of Govt servants may be omitted as they are not necessary in a manual like this

4) The language which in many places is obscure & ungrammatical should be revised.

Nil
9/9/16

Nil
9/9

Forwarded to Pr
Legal 12/9. II for favour of further remarks if any

Nil
13/9/16

Tl. Lo-O-No-2106-15.

The suggestions have all been approved & embodied in the compilation.

Nil
15/9

No further remarks. The suggestions made by the Pr Legal may be included in the letter to the Insurance Office

Pr VIII.

Nil
20/9

Nil
21/9

NOTE—Contn. sheet.

Nil
25/9

11

G. R. S. 12]

B & Gm

General and Revenue Secretariat. | File No. | of 191 .

Serial No.

The suggestions of Branch II have been incorporated in the draft manual. Is a question whether the same should be repeated in the letter to the Insurance office. Submitted for orders 14/10/1916

Not necessary

L III.

with a draft letter

Secy.

Secy 18/10/16

The draft letter may be approved.

First member

Dwarka Rao 19/10

19/10

Recd 22/10 No. 3

322/22.10.16

Draft approved by the First Member.

BOR 22/10/16

Secy 23/10

5 To the State Life Insurance Committee Secretary. Letter No. 10-5-2 Ag of the 28th Octo approving the adoption of the office manual provisionally and requesting to attend to certain points before the manual is printed.

NOTE—Contn. sheet.

General and Revenue Departments,

No.51-99/E.A. Bangalore,7th February 1914.

From

The Secretary to Government,

General and Revenue Departments.

To

Heads of Departments.

Sir,

With reference to para 5, clause (i) of G.O.No.G.5924-72 G.M.259-12-1 dated the 3rd February 1914, I am directed to enquire whether Manuals or Rules of Office Procedure , a complete set of the standing orders of Government relating to your - Department and a full up-to-date file of the orders and instructions issued by you for the guidance of your subordinate offices are kept and maintained in your office.

2. I am to request that spare copies of the same may, if available, be kindly sent for the information of Government at your earliest convenience.

I have &c.,

Intd. ~~MxR~~. N.R.

For Secretary to Government.

Intd. D.M.N.
6-2-1914.

Issue

N.R.
6-2-1914.

No. 1914/1

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,
Bangalore, dated 12th February 1914

From

Dewan Bahadur J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., etc.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

K. R. Srinivasaiengar Esq., M.A.,
Secretary to the Government of His Highness
the Maharaja of Mysore, General & Revenue
Departments, B a n g a l o r e.

SIR,

I have the honour to acknowledge the receipt of your letters No: 2-50 E.A. and No: 51-99.E.A. both dated 7th February 1914, and to state in reply that the Insurance Rules, the subsidiary rules, framed under it and the Resolutions of the Insurance Committee are all that guide the procedure in this Office, and these are maintained.

The list of returns and reports that are prescribed for submission to this Office are contained in the circulars issued from time to time and a list of them is herewith sent.

I have the honor to be,
Sir,
Your most obedient servant,

Joint Secretary.

AK.

GPB—3000—27-1-12.

Sus 29.

14

10

G. R. S. 26]

E 14 File No. ~~13~~

Serial No. 47.

Diary No. of letter replied to 25

No. 246
Ec. A.

General and Revenue Secretariat
( )
, the 191 .

To

The Secretary,
State Life Insurance Committee,
Bangalore.

Date of issue 7-1-1915

Signed by Mr. N. Madhava Rao

Sir,

With reference to your letter No. 1914 dated the 12th February 1914 in re: Office Manuals, I am directed to request you to be so good as to have an Office Manual prepared for regulating work and procedure in your office. The General Rules of Office Procedure recently issued with G.O.No.5203-51/E.A.4-14 dated the 23rd November 1914 may be embodied in the Manual.

~~A~~ ~~The~~ draft copy of the Manual may be sent up ~~early~~ for the approval of Government before the ~~15~~ ~~February~~ 15th of March 1915

over.

SUBJECT.

Drn 7/1

~~Government.~~

I have &c.,

Offg.Secretary to Government,

General & Revenue Sectt.

Bangalore,

4th January 1915.

List of enclosures

Copied by

Examined by

GPB—25,000—4-3-13

GPB—250—22-11-15

M.S.L.I.
O. 20

No. 4746
Enc.

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

Bangalore, dated 31st March 1916.

FROM

Rajamantrapravina Diwan Bahadur
J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., etc.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

D. M. Narasinga Rao Esq., B.A., B.L.,
Secretary to the Government of His Highness
the Maharaja of Mysore, General Department,
Bangalore.

SIR,

I have the honour to submit herewith an advance Draft Copy of the Office Manual ordered in Government Order No. 246/E.A. dated 7th January 1915. The draft Manual will be formally submitted after being circulated to the President and Members of the Committee and considered by them.

I have the honour to be,
Sir,
Your most obedient servant,

S. Chakravarti
Joint Secretary

AK-1-4.

N

17/

M A N U A L

OF THE

OFFICE OF THE SECRETARY TO THE MYSORE STATE LIFE INSURANCE COMMITTEE

C H A P T E R I

---:oOo:---

GENERAL ARRANGEMENT

DIRECTION

The business of the State Life Insurance Scheme is managed by a Committee appointed by Government. The Comptroller is Ex-Officio member of the Committee and its Secretary. All business is carried on by the Secretary under the general control of the Committee. One of the -- Assistant Comptrollers in the Civil Branch is appointed by Government on the recommendation of the Comptroller & Secretary to be a member of the Committee and its Joint Secretary and he is in charge of the routine work of the Office. In this Manual wherever the word Secretary occurs it shall be deemed to include Joint Secretary also.

ESTABLISHMENT

2. The Establishment of the Office of the Insurance Secretary is under the direct control of an Assistant Secretary and consists of the following Staff:-

ASSISTANT SECRETARY

1 Head Clerk	...	1 Typist & Fair Copyist
1 Deputy Clerk	...	1 Record Keeper
6 Ledgerers	...	1 Asstt: Record Keeper
1 Proposal Clerk		1 Despatcher
1 Policy Clerk		

The Menial Establishment consists of 4 Peons.

3. The Office work is arranged in two main divisions namely:-

(1) Maintenance of the personal ledgers of premium recoveries

(2) Other work comprising receipt and disposal of proposals, issue of policies, record and despatching.

The first division of the work is done by 6 clerks designated "The Ledgerers" under the immediate supervision of the Head Clerk and the second division by 6 clerks under the Deputy Clerk.

4. The appointment or removal and the promotion or punishment of the members of the Establishment vests in the Secretary. All appointments and promotions, whether permanent, temporary or officiating carrying pay fixed at, or progressing to Rs 100/- and above have to be reported to the Government as provided in Article 52-A of the Mysore Service Regulations for sanction.

5. The provisions of the Mysore Service Regulations apply in their entirety to this Establishment.

OFFICE HOURS

6. Except when ordered otherwise, the Office is held from 11 A.M. to 5 P.M. The Assistant Secretary may order the establishment to work over time or during holidays.

ATTENDANCE REGISTER

7. An attendance register will be maintained in which the names of all the officials will be entered together with those of the menial servants separately. The officials should attend Office at 11 A.M. and initial in the attendance register against their names under each date. At 11-10 A.M. the Assistant Secretary will mark a cross against the names of those who are absent and set his -- initial also. The Register is then submitted to the Se-

cretary

Secretary for his inspection. Any Clerk attending later than 11-10 A.M. shall set his initials in the presence of the Assistant Secretary, noting the time of late attendance. When any Clerk is required to attend Office during other than usual Office hours, he shall mark the time of such attendance and note below the authority under which he does so. On the last day of each month, the attendance register will be scrutinized and the number of late attendance of each official and the number of days of absence on casual leave will be entered in the column provided therefor. In case of forfeiture of pay as provided in the next rule the necessary deductions will be made in the pay bill. Along with the pay-bill and the pay abstract submitted for signature, the attendance register will also be submitted in support of deduction, if any.

8. Four days late attendance in a month will entail forfeiture of a day's casual leave, and if no casual leave is at credit, a day's pay. For every subsequent day's late attendance, half-a-day's pay will be deducted.

(N.B.) When previous permission has been granted to any one to attend late, the fact shall be noted by the Assistant Secretary in the register against the name. There will be no penalty for late attendance up to two hours on each occasion by such permission up to two days in the course of a month.

DISCIPLINE

9. Every clerk is expected to attend Office decently dressed and be polite in his manners and dealings with his co-clerks. It shall be his duty to see that his table is kept clean and the books in his charge are arranged and kept in their places. At the close of every day's work the books and papers handled should be restored to their proper places. All orders

orders of the Assistant Secretary shall be strictly attended to.

10. No official shall leave the Office during Office hours without the permission of the Head Clerk or the Deputy Clerk under whom he is working and likewise the Head Clerk and the Deputy Clerk without the permission of the Assistant Secretary. Half an hour is allowed for tiffin, but all must avail of this half an hour between 2 & 3 P.M.

11. The peons will attend Office not later than -- 10-45 A.M. and earlier when ordered to do so. The Peon who is in charge of the Office Keys shall attend Office at 10-30 and it is his duty to see that the Office is swept clean, and the tables of all the officials are dusted and otherwise arranged in order.

12. All peons are required to present themselves -- during Office hours neatly dressed with their belts and cummerbands on and to keep their badges neat and tidy.

13. A Register called the "Character Register" will be maintained by the Assistant Secretary and kept in his own custody. The name of each official will be entered in it on a separate page with his designation, pay and age. Below this should be entered instances of good and bad conduct, good and bad work, knowledge and application to work, carelessness, disobedience and so forth, as there is occasion for it. At the end of every 6 months, this register should be submitted to the Secretary who on the basis of the remarks entered and supplemented by his own personal knowledge of the official concerned will enter in it his own opinion of the man's work.

This "Character Register" will be a supplement to the Service Register and will serve as a guide in settling personal questions of the official concerned.

14. Punishments on Clerks such as fines &c. are only inflicted by the Secretary. Such infliction will be noted in the Office Order Book Register No. 26, as well as in the "Character Register" under the initials of the Secretary. Punishments on menials may be inflicted by the Assistant Secretary with the approval of the Secretary.

LEAVE

15. Casual leave as provided for in Article 158 of Mysore Service Regulation may be granted by the Assistant Secretary and reported to the Secretary for information. All other leaves will be sanctioned by the Secretary on applications made therefor in the prescribed form. Such applications should be submitted by the Assistant Secretary with ~~a clear note~~ noting this in particulars as to its admissibility &c. in the prescribed form and the arrangement proposed for carrying on the work of the absentee. Application for advance of pay in case of privilege leave should be included in the -- leave application itself as prescribed in the form and not made separately.

(B.T.II A.S's suggestion)

Except in case of sudden illness, no urgency of private affairs will be accepted as an excuse for absence unless leave has been asked for and obtained beforehand.

16. When leave for other than short periods has been granted to an official, he will not avail himself of it until the Assistant Secretary is satisfied that he has made over charge and that all his papers, etc., have been found in

order. The Assistant Secretary, Head Clerk and Deputy Clerk, going on leave, will make a similar report in writing to the Secretary. Both the dates on which an official avails himself of the leave and -- that on which he returns to duty should be entered in the Office Order Book, and Service Register.

17. Generally, leave may be sanctioned to peons by the Assistant Secretary, when no substitute is required. But when a substitute is required, the application for leave will be submitted to the Secretary and his sanction obtained.

18. Holidays sanctioned by Governmont may be granted by the Assistant Secretary with the approval of the Secretary, and they cannot be availed of till so sanctioned.

19. An official who is afflicted with an infectious disease such as plague, small-pox, Cholera, or in whose household such disease has occured shall report it to the Assistant Secretary. The Official so reporting may be allowed sufficient leave for which he is eligible and shall not be permitted to attend Office till he is medically certified that he may be admitted into Office without the risk of infention -- spreading to the Other members of the Office.

20 There shall be two order books for the Office Viz:-

No.1 For personal matters in which all grants of leave, promotions, appointments, fines, etc, should be entered.

No.2 For Office procedure. In this book all important orders affecting Office procedure by the Secretary and President or the Committee should be entered with a striking heading in red ink.

SERVICE BOOKS

21. The Deputy Clerk will be in charge of the Service Books, and he is responsible for seeing that alterations in pay and particulars of leave granted are properly recorded in them every month, and attested by the Secretary. These books are not to be made over to the officials concerned but kept in the custody of the Assistant Secretary. References to these books when necessary, may be made by the officials concerned in the presence of the Assistant -- Secretary.

22. When an official's exact date of birth is not known, but the month and year of birth are known the 15th of the month, and when only the year is known, the 1st July of the year, will be taken, as the dates of birth. (G.O.No.Fl.423-64-S and A.715-06-3, dated 31st July 1907).

ACQUITTANCE ROLL

23. The Establishment pay bill will be prepared by the Deputy Clerk and examined by the Assistant Secretary and after its approval by the Secretary it will be entered in the Pay Abstract. Disbursement of pay to the officials will be made by the Deputy Clerk after obtaining in the Acquittance Roll the signature of each official with dates. If any money remains after disbursement, it will be made over under the orders of the Assistant Secretary to the Head Clerk who will deposit it in the Office Cash Box in his -- charge. The Deputy Clerk is forbidden to mix himself up in any pecuniary arrangement as regards the pay of any official.

24. A printed list of the establishment will be -- maintained in the Office as it stood corrected on 1st January and 1st July of every year.

25. The name of every employee against whose pay an attachment is issued, and every amount specified in the attachment order will be at once posted into the attachment register. Claims of Government should -- take precedence of Court attachment whilst absentee allowance, if a moiety of salary or less, should not be touched unless the Court rules otherwise.

26. The recoveries made on account of attachments shall be in cash.

FEES FOR PRIVATE AUDIT

27. No official may accept fees for auditing account or other private work or otherwise concern himself in any private business, except with the sanction of the Secretary and under the conditions laid down in the Mysore Service Regulations and Article 1683 of the Civil Account Code.

28. Applications for periodical increment due should be made by the official concerned on the due date and such application should be submitted by the Assistant Secretary to the Secretary with a note as to (1) whether or not the increment has fallen due on the date from which it is claimed, (2) the conduct of the applicant during the preceding 12 months and the state of his work &c.,

29. According as this report is favourable or otherwise the increment will be given at once or deferred for such period as may be considered desirable by the

Secretary. The Secretary's orders on the application should be filed in the Office. + also noted in the office order book

LIBRARY

30. All books and periodicals belonging to the Library of the Insurance Office, shall be in charge of the Head Clerk and kept in a separate almirah duly numbered and catalogued. He shall also be responsible for keeping a stock copies of the Insurance Rules, and keep the up-to-date [illegible] and [illegible]

31. The list of books in the Office Library will be maintained and revised from time to time. No books shall be lent to strangers without the permission of the Assistant Secretary. A receipt must be taken -- from every person borrowing a book which should be returned to him or cancelled when the book is returned.

issue of the slips dealing with the Rules (B VII Accounts)

32. The duties of the Librarian shall be:-

1. to take charge of all books and publication made over to him

2. to maintain the Library Catalogue up-to-date by entering therein all receipts immediately,

3. to correctly label all receipts and deposit them in their appropriate places,

4. to keep series of serial publications in a separate file till they are complete for being bound and to take orders for binding collections

5. to insert correction slips in volumes of enactments, rules etc.,

6. to report loss or injury and to promptly obtain orders about replacement or repair

7. to submit monthly reports of books removed and not returned

and 8. to maintain a register of books and publications received. + signature

33. A new Assistant Secretary upon receiving charge of the Office must satisfy himself as to the state of the Library. Unless he reports otherwise, it will be assumed that he received the library in good order and he will be held thenceforward personally responsible for any defect.

FURNITURE

34. A register shall be maintained showing the articles of all furniture in the Insurance Office with details as to the cost and date of purchase of each. When any article is lost or is found unserviceable, the fact should be noted in the Register. Once in a quarter the furniture register should be verified by the Assistant Secretary and a report furnished to -- Secretary.

VALUABLES

34-A. Any money, stamps or other valuables received in the Office, will, under the direction of the Assistant Secretary, be entered by the Deputy Clerk in the Register maintained therefor and their disposal noted, under the Assistant Secretary's initials.

RECORD WORK

35. The Record work consists of the following:-

1. Receipt of incoming letters.
2. Registering of incoming & outgoing letters.
3. Fair copying and typing correspondence.
4. Despatch.
5. Records.

36. The Deputy Clerk is in immediate charge of the Record Section and is responsible for seeing that no unnecessary delay occurs at any stage of the work. He should see that all inward letters and other papers

are promptly distributed and all outward papers sent out. He should from time to time examine the work of the Clerks and see that they are performed promptly and properly. He will exercise strict control -- over the Office Peons and see that they perform their duties properly and bring cases of neglect to the notice of the Assistant Secretary who will report it to the Secretary recommending any punishment that he considers necessary.

37. All out-going and incoming correspondence are divided into 2 groups A & B. A-consists of all important communications to and from Government, Head of Departments, Deputy Commissions etc., application of Insurants and their heirs and others of miscellaneous nature. B. Consists of all "to and from"communications of a routine nature mostly issued in -- printed duplicates, in respect of completion of Proposals nomination applications, issue and re-issue of policies, irregular payments of premium and others of a miscellaneous nature.

38. All incoming letters whether received by post or by Local delivery or otherwise should be entered in a tapal book in which the Office from which the covers are sent and the No. of the communications -- they are said to contain should be noted. The covers should be opened in the presence of the Assistant -- Secretary and the Office date stamp affixed, in his presence to the contents thereof. The Assistant Secretary will go through each paper and mark out to whom it should be made over for disposal and the number of days within which it should be disposed of. All important papers received should also be submitted to the Secretary for perusal. After this has --

been done, the papers will be received in the records They should then be classified into two groups A & B as described in para 37 supra and entered in separate Registers under distinct headings according to the -- nature of the Correspondence.

39. The papers of the A group should then be registered in the "from register" under the distinct -- heads such as Government, Heads of Departments, Deputy Commissioners, District Medical Officers, Amildars, District Forest Officers, District and Excise Officers and so forth and after being referenced, -- should be distributed to the Clerks concerned for -- disposal through a transit register. This transit register should be returned to the records on the -- same ~~say~~ day that it is sent out with the initials and -- dates of the receipients in token of their having received the papers pertaining to them. All letters received should be given over to the clerks not later than the next day after their receipt.

40. All outgoing correspondence should be received by the Record Keeper after the fair copies have been despatched and been noted by the clerks concerned in the registers in their charge. They should also be classified under the above groups A & B and "A" group registered in the "TO" register in the same manner as the incoming letters. Papers coming under group "B" which are mostly printed communications issued from the Office in duplicates on which replies are expected to be sent are not registered in the "TO" Registers ~~are~~ as the foils themselves serve the purpose.

REMINDER

41. It is the duty of the Record Keeper to issue reminders

reminders a fortnight after the issue of a letter if no reply has been received within that time and to keep on doing so every fortnight. If no reply is received within 2 months, the matter should be brought to the notice of the Assistant Secretary, who after taking orders of the Secretary, will deal with the matter. Letters received in the records from the Clerks after they have been disposed of, shall first be checked with the Transit Register and then properly arranged and filed in the records.

42. The Record Keeper shall prepare a monthly list of references pending in the Office classified under the following heads:-

1. Pending for less than a week
2. Pending for more than a week but less than a month.
3. Pending for more than a month but less than two months.
4. Pending for more than two months.

Reasons for delay should be stated wherever necessary. These lists of pending reference will be submitted to the Assistant Secretary.

43. A list of Reports and Returns due from the Office shall be maintained.

44. The disposed of proposal files are in charge of the record keeper and it is his duty to see that these proposals are properly arranged and kept in their proper places.

FAIR COPYING AND TYPING

45. All drafts and memos after approval should be received by the fair copyist and Typist who should enter them in a register maintained for the purpose.

He should fair copy such of the letters as may not be typed and type the rest. At the close of the day, the Deputy Clerk will examine the register with a -- view to see that the fair copyist has done sufficient work for the day. He shall also maintain an Inspection Register of Typewriting Machine and have recorded in it once a month the inspection note of the Assistant Secretary. He should see that the machine is kept clean and in proper condition. The machine -- should be oiled once a week and any defect noticed should be promptly brought to the notice of the Assistant Secretary for needful being done.

DESPATCH

46. After the fair copies of drafts are signed they will be made over to the despatcher after obtaining his initials against the entry in the register of -- letters received for fair copying or typing maintained by the Typist. Policies, Dockets, Letters, Memos and the like received for despatch will be first read through by the despatcher and ascertained that they are signed and in proper order otherwise. Then they will be numbered and entered in the respective registers maintained therefor and then enclosed in covers and addressed. Policies will be enclosed in sealed covers made of brown cartridge paper and accompany the intimation to the Treasury, simultaneously with that to the insured. Completed policies on which the fact of nomination has been noted will be sent in sealed covers by registered post. Covers for local delivery will be entered in the Peon Post Book and their receipt by the Office concerned regularly watched. Covers sent by post will be entered in the

Post book and initials obtained of the peon through whom they are sent to the Post Office. The Despatcher will maintain an accurate account of the Service Postage Stamps purchased and used by him and every time a stamped cover is submitted for franking this account will be balanced and submitted along with it for being initialled by the Deputy Clerk. All letters sent by post for delivery within the Province will be franked by the Despatcher. Those which are sent outside and all registered letters will be franked by the Deputy Clerk at the time of initialling the postage stamp register.

DESPATCH OF PAPERS FOR CIRCULATION

47. Circulation among the President, Secretary, and Members of the Committee of proposals for Insurance and memos and other papers for orders, will also be attended to by the despatcher. As soon as they are received for circulation they will be examined to see if all the papers are in order. They will then be arranged in separate packets for the Senior Surgeon, and for the President and other Members of the Committee, and sent in separate books for the Senior Surgeon and the others respectively. The receipt of the packet by the Officer concerned will be regularly watched each time the book is returned, after delivery.

48. When the packet of papers are received back -- from the Officer concerned, its contents will be -- carefully checked with the entries in the book. Then each case will be examined to ascertain that the Officer from whom it was received has duly passed it. In any case, if any further information or explanation

explanation is asked for or any particular direction is required to be attended to before sending it to other members, it will be immediately brought to the notice of the Assistant Secretary for needful being done. Proposals with orders to issue policy will be handed over to the Policy Clerk. Proposals rejected or otherwise ordered to be disposed of will be handed over to the Proposal Clerk for communication of the order to the party concerned. Bonus or Surrender Value payment orders and other papers will be handed over to the Head Clerk for disposal. All dockets and letters after despatch will be entered in a book and circulated among the clerks for note in their respective registers to which the correspondence relates before they are recorded.

49. The Insurance Committee Meetings will be held quarterly on the 3rd Saturday in the months of January, April, July and October. The Assistant Secretary will arrange for the convening of these meetings on the due dates. He will get the following statements prepared for the meeting in the forms provided for them:-

1. A statement of proposals received disposed of and pending.

2. A statement of the policies discharged:-

   (a) On Surrender
   (b) On the insured attaining 55 years
   (c) On the death of the insured

3. A Statement of the Income, Expenditure and balance of the Insurance Fund.

4. A Statement of the work done in the Family Pension Branch.

50 A notice of the meeting together with a memo of the subjects to be placed before it with the above statements attached will be sent to each member of

the Committee at least a week before the date fixed for the meeting. The Proceedings of such meetings shall be recorded in a book over the signature of the Secretary and the President and effect given to any orders therein.

51. The Assistant Secretary shall arrange for the audit of each year's accounts of the Insurance Fund as required by Rule 16, of the Insurance Rules as to this end he shall get the auditors appointed by the Committee in its meeting held in July. He shall -- give the auditors so appointed all reasonable facilities for the conduct of their work. Soon after this audit is over and the report is received, the Secretary will make a detailed Inspection of the Office as required by the Efficiency Rules. The reports of the Annual Audit and of the Secretary's Inspection with the Office explanations that may be necessary on any of the points contained in these reports and the report on the working of the Insurance Scheme during the year with the following prescribed statistical statements drawn up in the Office, shall be circulated to the President and members of the Committee, and on their being passed submitted to Government.

1. Statement of proposals, received disposed of, and pending disposal.

2. Statement showing the policies current on the 30th June arranged according to the year of birth of insured with the bonus and premium.

3. Statement showing the policies issued during the year according to districts to which they have been issued.

4. Statement showing the income, expenditure and balance.

5. Statement showing the casualities among the insured during the year.
(1)

6. Statement showing the:-

(1) number of casualities among the insured, the number of policies lapsed, claims, arising, paid and pending payment,

(2) of claims preferred and discharged on insured attaining 55 years,

(3) of ~~xxxx~~policies surrendered from the commencement of the Scheme.

7. Statement showing the total policies issued, lapsed and remaining effective and liability created, discharged and pending.

8. Statement of Income, Expenditure and balance of the Family Pension Branch.

The annual report for the year of forwarded before the end of [illegible] month shall

52. A quinquennial Valuation of the Life Assurance Policies and the Assets and Liabilities of the Insurance Fund is made by a professional Actuary selected by the Committee and appointed by Government. Such a valuation has been made for the quinquennium ending 30th June 1912. Arrangements for a similar Valuation for the subsequent quinquenniums shall be commenced by the Assistant Secretary at the beginning of the last year of the quinquennium. All the necessary statistics required for the purpose shall be prepared by the Office with the aid of a special establishment, if necessary, and furnished to the Actuary as soon after the end of the quinquennium as possible.

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CHAPTER II

RECEIPT AND DISPOSAL OF PROPOSALS FOR INSURANCE

This work is performed by a Clerk designated the Proposal Clerk. His duty in respect of it is as follows: He should receive from the Records all Proposals for insurance after they have been seen by the Assistant Secretary and registered in the Records. He should register all of them in the Proposal Register with as little delay as possible. Such of the proposals on which Medical fee is payable under Rule 19, he should enter in another register in the manner provided in it. He should then examine each proposal carefully and ascertain (1) that all information required to be stated on its first page is accurately stated, (2) that it is signed by the proposer and the Officer before whom it is required to be -- signed according to Rule 17, (3) that the declaration at top of its 2nd page is or is not signed by the proposer according as it is a proposal resting on detailed or ordinary Medical Certificate (4) that all answers to the various question on its second, third and fourth pages are accurately stated and the proper Medical Officer has signed the Medical Report (5) that the official superiors confidential report correctly written up and signed is attached, and (6) that the evidence of age of the proposer including the date of his birth entered in his Service Register has been furnished. He should similarly check the entries in the Ordinary Medical Certificate attached to further insurance proposals and ascertain that it is within 5 years from the date of the last detailed Medical Certificate furnished for insurance purpose. He should see that optional insurance is claimed on a detailed Medical Certificate when it is not combined with a -- proposal for compulsory insurance or with an application

for admission to the Family Pension Branch, requiring a detailed Medical Certificate. He should then check the entry of the date of birth on the 1st page of all the -- first insurance proposals with the horoscope or other evidence of age and the Service Register entry of date of -- birth and enter a note of agreement under his initials. He should compare the detailed Medical Certificates for further insurance with similar previous certificates and ascertain that there are no differences in the Family or Personal History statements, and if there are any, he -- should get them explained by the proposer and attach the explanation to the file marked for reference.

2. If the proposal is found deficient in any one or -- more respects detailed above, the proposal clerk should take steps to get the deficiency supplied by instituting correspondence with the Office concerned. He should -- watch the replies to correspondence sent in duplicate -- printed slips. If within a fortnight from the date of -- their despatch no reply is received, he should issue a re -minder in the prescribed form and an urgent reminder after another fortnight. In case of proposals which are not completed within 6 weeks from the date of their receipt, he should issue pay objection slips to the Comptroller and the Office from which the proposal has been received and attend to all further correspondence required for its completion and disposal by the Committee.

3. When the Proposal Clerk finds the proposals thus -- complete in every respect he should hand them over to the Records to put up references and in case of further insurance proposals the previous proposals files also and the submission slips. He should receive back the file as prepared by the Records and after ascertaining that each -- case is in order, hand them over to the Deputy Clerk for

being checked by him and placed on the Assistant Secretary's table for signature.

DISPOSED OF PROPOSALS.

4. Such of the proposals as have been accepted and policies issued, will be received by the Proposal Clerk -- from the despatcher after despatch of the policies. The acceptance order and date and the number of the Policy issued will be noted by him in the proposal register in the column provided therefor. The orders on those proposals which are rejected or otherwise directed to be disposed of, he should likewise note in the proposal register and the rejection book and communicate the same to proposers through their Official superiors in the printed duplicate slips provided for the purpose. In case of proposals which are ordered to be renewed after fixed periods and which order has been communicated to the proposers, the Proposal Clerk will issue timely reminders and pursue the correspondence till the renewed proposals are received in the Office. He shall hand over to the Records both the accepted and rejected proposals for being filed there.

5. As soon as possible ~~the~~ after the end of each quarter, the Proposal Clerk shall prepare a statement of proposals received, disposed of, and pending disposal and -- place it on the Assistant Secretary's table for scrutiny and submission to the Committee at its meeting, after being checked by the Deputy Clerk. All the work of the Proposal Clerk will as a rule, be submitted to the Assistant Secretary after being carefully checked by the Deputy Clerk.

POLICY WORK

ISSUE OF POLICIES

Policy work begins with the receipt by the Policy

Policy Clerk of the Proposals after they have been accepted. He should see that on each proposal, the acceptance order has been passed by the Secretary and after affixing the rubber stamp on each proposal, he should enter in it all the particulars required to draw the Policy. He should then write up the Policy form No. 4 and place each case on the Assistant Secretary's table for examination. After they are examined and initialled by the Assistant Secretary he should register them in the Policy Register and get the intimations to Treasury and the insured written up by the Fair-copyist. He should submit the policies to the Secretary and the intimation slips to the Assistant Secretary, respectively, for signature. The above work should not be performed ~~is~~ in a perfunctory manner but with great care and each entry in the enfacement stamp should be made after verifying with facts stated in the proposal.

7. Policies sent to Treasury are required to be taken delivery by the insured within a month from the date of their receipt in the Treasury. If within one week after the expiry of the one month from the date of despatch of the Policy, receipts in form No. 9, in acknowledgment of the receipt of the Policy by the insured, are not received, the Policy Clerk should call for them and pursue the correspondence till the receipts are secured.

8. He should carefully check these receipts when received and see that the Policies have been claimed by the insured within one month from the date of its receipt at the Treasury on payment of the 1st premium that the insured has signed it, and that it has been forwarded under the signature of the Treasury Officer

with the date of receipt of the Policy into Treasury noted. ~~He should then post in the Policy Register the date of payment of the 1st premium and the date of payment of receipt of the Policy into Treasury noted~~. He should then post in the Policy Register the date of payment of the 1st premium and the date of receipt of the Policy into the Treasury. If the Policy has been delivered in a Treasury other than the one to which it was originally sent he should note the same in the Policy Register. The posting of the Form No. 9 and other particulars, the Policy Clerk should get them checked and initialled by the Deputy Clerk. Policies which are not claimed within one month from the date of their receipt at the Treasury are required to be returned to the Insurance Office with a report. If they are not so returned, the Policy Clerk should call for them and when received enter them in the Register of Policies returned unclaimed and call upon the insured to furnish an explanation or a Medical Certificate for the re-issue of the Policy as required by Rule 21. If an explanation is received, he should see that it is within 3 months from the date on which ~~they~~ the policy was required to be claimed and draw up a brief memo and submit it through the Assistant Secretary for orders of the Secretary and the President as to whether the Policy should or should not be reissued on receipt of the premium from the 1st due date. If a Medical Certificate is produced, he should see that it is of the same or of a higher description than the one on which the Policy was originally issued. He should check its contents with the previous Medical Certificates and if no variations are observed, re-issue the Policy fixing the age of the proposer as on the date of the receipt of the medical certificate

He should enter the re-issue in red ink in the Policy register as well as in the Policy returned register and obtain the initials of the Secretary for it. If a Policy comes to be cancelled after its issue, the reasons for cancellation with the authority for it, the Policy Clerk should briefly note in the Policy Register and in the Register of Policies cancelled and obtain the initials of the Assistant Secretary.

9. At the time of drawing up each Policy, the Policy Clerk should write up an index card for it in the prescribed form. All the particulars required to be stated in this Card under the various headings, the Policy Clerk, should carefully post and get the postings verified by the Deputy Clerk.

10. He should total up the Policy Register after each group of policies have been registered.

SCHEDULES

11. When the Index Cards are completed the Policy Clerk should group them according to the year of birth of the Proposer and enter each group in the schedule in serial order with the bonus assured and the monthly premium payable and make up the total for each group.

12. At the close of each official year the Index Cards made up in groups as above for all the policies issued in that year, he should add on to the same group of cards for previous years and carefully lodge in the Almirah provided for it with the schedules pertaining to each group in continuation of the previous schedule.

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CHAPTER III

PREMIUM REALISATION ACCOUNTS AND THE MAINTENANCE OF PERSONAL LEDGERSOF PREMIUM PAYMENTS

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The first premium on each policy is realised from the Insured in cash and the subsequent monthly premiums are recovered by deduction from pay bills.

The monthly premium of Officers who draw their pay on separate pay bills is deducted at the time of their encashment at the Treasury. With every establishment pay bill, a statement of premium realised from every insured official in the establishment is sent to the Treasury and at the time of encashment of this bill, the total amount of the accompanying premium realisation statement is deducted from it and only the net amount paid, the deductions being credited to the Insurance Fund.

District and Taluk Treasuries are required to maintain a "General Register of insured persons paying premium at the Treasury" and daily Register of premium credited at the Treasury. In the first register every policy received from the Insurance Office for delivery to the insured and of these insured persons who are transferred from other stations are entered. In the second register, the names of those insured Officers who pay -- their premia by deductions from their separate pay bills and the total of the premium realisation statements accompanying each establishment pay bill are entered day by day.

At the end of each month a copy of the register No. 2 maintained in a Taluk Treasury is sent to the District Treasury which after entering the total of it into its Register No. 2 forwards to the Insurance Office by the

10th of the month next to that to which the transactions relate, a copy of its register No. 2 supported by premium realisation statements received from the Taluks and thethe District Treasuries. This consolidated statement is called the "District monthly return of Premium Collection, eight such returns from the eight Districts of the Province are received in the Insurance Office.

For facility of checking and posting the ledgers, these returns, one or more according to their size, are assigned to a ledgerer. Each ledgerer is entrusted with the maintenance of 1,500 personal ledger accounts at present but this is subject to variations.

CHECKING OF MONTHLY RETURNS

2. It is the primary duty of a ledgerer to watch that the "Return" from the District or Districts assigned to him, is received on the 10th of every month and if not, to call for it the next day and pursue the correspondence till the receipt of the return is secured. On the receipt of the Return, he should check the arithmetical total of it and every subsidiary statement attached to it individually as well as collectively, and agree the total through the abstract register of receipts with the -- credit shown in the monthly cash account furnished by the Treasury to the Comptroller and enter a certificate of agreement under his initials at the end of the District Consolidated Sratement.

MAINTENANCE OF PERSONAL LEDGER OF PREMIUM PAYMENTS

3. For the purpose of maintaining an account of the premia paid by individual insured persons the following registers are prescribed:-

1. Personal ledger of premia paid. Each volume of this ledger designed to serve for a period of 5 years, is a bound book containing 300 pages, each page being allotted to a single insured. Provision is made in it for the entry of the

1. Name of insured and his designation.
2. Date of his birth.
3. Date and mode of exit.
4. **Policy** Number.
5. Date of payment of first premium.
6. Amount of bonus assured.
7. Monthly premium payable.
8. Nomination.
9. Government dues.
10. Monthly payments of premia and
11. Every correspondence carried on in respect of each insured person.

2. Abstract:- This is subsidiary to the Ledger and in it are printed the names of all the Insured persons paying premium with the number of Policies held by them with the monthly premium in the serial order of the first policies and the names of the eight Treasuries from which the premium realisation Returns are received.

POSTING THE ABSTRACT

3. On the receipt of a "Return" and after its checking as provided in paragraph (2) supra the individual premium payment with the date on which it is paid, will be posted by the Ledgerer concerned in the abstract against the -- name of each insured, in the column for the Treasury in which it is paid and the abstract totalled up and agreed with the Treasury total.

4. After policies are issued and the date of their delivery to the Insured has been noted in the Policy Register, each Ledgerer should enter the number of every further insurance Policy, the bonus assured by it, the monthly premium payable and the date of payment of 1st premium from the Policy Register on the page of the ledger on

which the same particulars of the Policy to which it is the further, have been posted and the further policy number against the name of the insured to whom it belongs in the Abstract. He should open a new ledger page for each new entrant and enter his name, designation, date of birth, the number of the policy, the bonus assured, the date of payment of the 1st premium and the monthly premium payable on it.

5. The individual monthly payments of premia that have been posted in the abstract as described in paragraph 4 supra, he should then post on the page of the ledger pertaining to it in the cage of the month in which it is -- paid with the date of payment and when completed should place the ledger on the Head Clerk's Table for examination

THE EXAMINATION OF LEDGER BY HEAD CLERK

6. As soon as a set of ledgers has been placed on the Head Clerk's Table, he shall proceed to check the entries on each page of it in reference to the abstract and the premium realisation statement, wherever necessary. If any defect is observed in the payments such as non-payments, payment of more or less and so forth, the Head Clerk should note it in the check register provided for it with such instructions as may be necessary to remedy the defect.

7. Other points to be carefully attended to by each Ledgerer in the maintenance of the Ledgers and by the Head Clerk in their check are:-

(a) That periodical premium payments under Rules 10 and 26 are made regularly and punctually. To do this each ledgerer should have a note book in which the number of the policies included in his set of ledgers which pay premium as above should be entered with the due dates of payment. As soon as a return is received and even before it is checked and the accounts compiled as provided in paragraphs supra, it should be

found out whether such periodical payments have been made and if not, immediate instructions issued to the Treasury not to receive further payments, and to the insured to produce medical certificate required under Rule 26, if he wishes to resume payment.

(b) As soon as information is received that an insured person has ceased to be in service his attention should be drawn to the provisions of Rule 10 and the subsequent proceedings watched.

(c) In cases of payment of arrears of premium in monthly instalments as provided for in Rule 35, the regularity of payments and the recovery of interest on the monthly balances should be watched.

(d) When information is received that an insured is on leave without pay or under suspension, the nature of the leave and the dates of its commencement and expiry or of suspension, should be ascertained and noted in the ledger and if the payment of premium is withheld during the time, its subsequent recovery as required in the Rules, should be watched.

(e) When it comes to the knowledge of the Ledgerer concerned that an insured paying premium has died, a report in the prescribed form should be called for and after it is registered in the Death Register, the registry number should be noted on the page of the ledger concerned.

(f) As soon as an insured attains his 55th year, he should be called upon to surrender his Policy and apply for payment of bonus.

(g) Nominations accepted and registered should be noted on the particular page of the ledger, from the nomination register.

(h) The mode and date of exit whether by death or attainment of 55 years or ceasing to be in service and surrender of the Policy should be noted in the place provided for.

(i) At the close of every official year the monthly premium payments posted on each page of the ledger should be totalled up and entered in the column provided therefor.

(j) All correspondence involved in performing the duties prescribed in paragraph supra should be -- briefly noted on the page of the ledger concerned.

(k) After the note in the policies discharged registers, of payee's receipts, the No. of the Paid-up file in which the payees receipt is filed, -- should be noted on the page of the ledger to which the payment relates.

(l) All other miscellaneous matters pertaining to the correct and up-to-date maintenance of the ledger should also be taken up and attended to by the Ledgerer concerned.

(m) Applications for permission to continue to pay premium, for payment of bonus, surrender value or

refund of excess payments or for the issue of paid-up policy should be received by the Ledgerer concerned and their disposal attended to. He should see that the application is in order, that it is supported by authority to receive payment and all other necessary papers are put up and are in order. The payments in the ledgers from the commencement should be totalled up in all the several volumes under the initials of the ledgerer and the memo for orders of payment prepared and placed on the Head Clerk's Table for submission to the President and Secretary for approval through the Assistant Secretary. After the receipt of Order to "Pay" the -- draft payment order should be prepared and entered on the page of the ledger to which it relates and placed on the Head Clerk's table for submission to the Secretary through the Assistant Secretary, for approval.

DISPOSAL OF NOMINATION.

9. With the issue of every policy, a nomination application is supplied to the insured, and if it is returned by him duly filled in and signed, it should be registered in the register of incoming letters and received by the clerk entrusted with its disposal. This Clerk should first note that all the particulars required to be entered in the application are correctly entered, that it is signed by the applicant in the manner required by Rule-17 of the Insurance Rules and the Policy or Policies to which it relates have accompanied it. He should then draw up the memo for approval and orders of the President and the Secretary and place it on the Assistant Secretary's Table for submission with all the papers attached. After it is returned approved, he should register the nomination in the nomination register and on the policy and submit both to the Assistant Secretary for signature. After these are signed he -- should write the slips for the return of the policies to the insured and submit the same to the Assistant -- Secretary for signature and despatch.

The Nomination Clerk should receive and dispose of all applications for re-nomination or modification or cancellation of a previously registered nominations.

He should also carry on all correspondence involved in the disposal of nomination applications promptly.

INCOME AND EXPENDITURE

10. The following registers are provided for maintaining an account of the Income and Expenditure of the Insurance Fund:-

1. Abstract of receipts.
2. Register of policies discharged on:-
   (a) the death of the insured
   (b) the insured attaining 55 years
   (c) the surrender policies
3. Pay Abstract.
4. Contingent Register.
5. Broad Sheet.
6. Account Current.

Registers Nos. 1, 5 & 6 are in charge of the Head Clerk; 2, a.b.c. are in charge of the Policy Clerk and 3 & 4 in charge of the Deputy Clerk. Each of those Officials will carefully perform the duties prescribed herein below in respect of the Registers in his charge.

In the abstract of receipts, should be entered under the various heads provided in it the receipts on account of the Insurance Fund as furnished in the monthly Treasury Returns and the entries agreed under the initials of the Auditors concerned with the figures of the monthly cash account furnished by the Treasuries to the Comptroller.

11. The Register of Policies discharged should be posted as described below.

Every order for payment issued should be registered in the Register to which it pertains. When payees receipts are received, it should be checked in reference to the following points of the payment order viz. that

the authorised amount is paid after deductions, if any, ordered, that the payees signature is affixed, that in case of illiterate payees, their thumb impression is taken before witnesses, the number and date of the Policy paid have been noted and the date of payment is entered and so-forth, and then the paying Treasury and the date of payment noted in the Register against the issued entry if the transaction takes place in the same month. If the payment order is issued in one month and the payment -- made in a subsequent month, the entry of payment will be recorded under the month in which it has been made by a cross reference to the issue entry. In the month of September of each year a list of all outstandings claims as at the close of the previous official year shall be published in the Official Gazette for the information of parties concerned.

12. The Broad Shett.- Serves to verify the correctness of the Receipt and Expenditure figures as compared with the books of the Comptroller. It should be got verified every month as soon as the Comptroller's books are closed.

13. The Account Current shows on one side all the receipts of the Fund and on the other all expenditure. This register is posted from the Abstract Register of Receipts., the policy discharged registers, Pay Abstract and the Contingent Register and is totalled up monthly and signed by the Head Clerk and the Assistant Secretary.

14. All correspondence to ensure the correct maintenance of the above Income and Expenditure Registers, should be attended to by the Official entrusted with each.

15. In connection with the work of the Family Pension Branch, the following Registers are maintained:-

1. Register of applications for admission

1. Register of applications for admission.
2. Register of Subscribers.
3. Abstract of subscriptions arranged according to Districts.
4. Personal Ledger of Subscribers.
5. Register of Pensioners.
6. Register of Pension Payments.
7. Account Current.

These Registers are analogous to the corresponding Registers of the Life Insurance Scheme, and the procedure to ~~the~~ be followed in maintaining them, being in the main, the same, should be followed by the official entrusted with them.

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LIST OF RETURNS DUE BY INSURANCE OFFICE

Serial No.	Name of Return.	Due Dates.
	TO GOVERNMENT	
1.	Pending Pension applications No.846-85/25-11-03.	10th July, Oct. Jany and April.
2.	Statement of Dismissed Officials No. 12-14-52/29-9-04.	---do---
3.	Statement of Europeans and Eurasians employed. G.5796-836/G.M.181-06-55 dated 23rd March 1907.	January
4.	Statement of Officials drawing a pay of Rs 70/- and above (a) Fl.5498-588/S.R.186-05-8 dated 28-4-08 (b) G.3137-76/G.M.262-15-1 dated 6th September 15.	July & January
5.	Circular Return. G.683-723/G.M.65-09-1 dated 6th August 1909.	Monthly
6.	Dusserah Report.	July or August
7.	Annual Report.	After circulation with the Audit Report for the year.
8.	Statement of Scholarships sanctioned in the several Departments to be submitted to Inspector-General of Education No.1803-50/Edn.12-15-10 dated 21-10-1915.	July and January.
9.	Statistics of Business. G.O.No.688-726/E.A.8-15-1 dated 28-10-1915.	do
	TO COMPTROLLER	
A.	Schedule of Establishment (C.A.C.article 55 and Treasury Manual Vol.1 Art.117)	15th Aug. 1915.
B.	Permanent Advance (C.A.C.Art.77 and T.M. Vol. 1 Art.221).	do

RETURNS DUE TO THE INSURANCE OFFICE FROM THE SEVERAL TREASURIES

(1)	Monthly return of Premium Collections.	Due date 10th of every month
(2)	List of Payments. ...	Due date 10th of every month.

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THE WORK DISTRIBUTION LIST WILL ALSO BE APPENDED.

The general rules of Office Procedure prescribed in Government Order No. 5203-51/E.A.4-14 dated 23rd November 1914 will be printed and appended.

The Set of Rules regarding the Conduct of Public Servants contained in Government Order No. G.765-816-Gen. 392-14-2 dated 19th July 1915, will be printed and appended.

M. S. L. I. 26 AUG 1916
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W.D. 0307—GPB—200—22-6-16

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

Bangalore, dated....21st August 191 6.

No. 2172.
Enc. on file

FROM M. N. Krishna Rao, Esq., B. A.,
~~RAJAMANTRAPRAVINA DIWAN BAHADUR~~
~~J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., ETC.,~~
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To Rajamantrapravina Dewan Bahadur
J. S. CHAKRAVARTI, Esq., M. A., F. R. A. S., etc.,
Financial Secretary to the Government of His Highness
the Maharaja of Mysore, Bangalore.

SIR,

In continuation of this office No.1523 dated 3/5th August 1916, I have the honour to submit herewith the Draft Office Manual approved by the President and Members of the Insurance Committee.

I have the honour to be,
Sir,
Your most obedient Servant,

S Srikantaiah
JOINT SECRETARY.

YP/SKS/21-8

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The draft Office Manual ordered to be prepared in Government Order No. 246/E.A. dated 7th January 1915, is submitted for approval of the President and Members of the Committee. An advance copy has been submitted to Government.

Highly commended for approval

31st March 1916.

Asstt: Secretary

30.6.16

4.7.16

12.7.16.

31-7-916

19/8/16

14.8.16

18/8/16

G.O.No: 246/E.A. dated 7th January 1915.

x x x x x

With reference to your letter No. 1914 dated the 12th February 1914, in re: Office Manuals, I am directed to request you to be so good as to have an Office Manual prepared for regulating work and procedure in your Office. The General Rules of Office Procedure issued with G.O.No. 5203-51/E.A. 4-14 dated the 23rd November 1914 may be embodied in the Manual.

Adraft copy of the Manual may be kindly sent up for the approval of Government before the end of March 1915.

I have etc.,

(S/D). N. Madhava Rao,

for Offg. Secy to Govt
Gl & Rev Depts

"COPY"

Asstt: Secretary

G.R.S. 26]

SUBJECT Office manual — Life Insurance Leg's Office

Diary No. of letter replied to

General and Revenue Secretariat
( )
, the 191 .

Date of issue 28-10-76

Signed by Mr. T. E. Jayaratne Esq

Section E Ag
File No. 10
Serial No. 5

No. 10-E Ag
Enc. 1

To
The Leg. Secretary State Life Insurance Committee ~~Scheme~~,

Sir,

Adverting to correspondence ending with your letter No: 272 of the 21st August 76 forwarding the draft of an office manual for the your office, I am directed to state that the manual may be provisionally adopted. But before it is printed,

over.

the following matters, require to be attended to:-

(1) Where particular provisions are based on Govt. orders, the same should be indicated in the margin in the body of the manual.

(2) A list of registers maintained in the Office should be appended, the registers being numbered

(3) The rules for the conduct of Govt. Servants may be omitted ~~as they are not necessary in an Office manual~~; similarly the Gnl: rules of Office procedure the provisions of which have already been incorporated in the manual.

(4) The language which in some places ~~[illegible]~~ seems to be ~~rather~~ obscure may be suitably revised.

A copy of the manual roughly indicating the and the Corrections needed is herewith sent for

Copied by

Examined by

G. R. S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

note and return when done with.

I would request that a design copies of the manual when it is printed may be sent to this office.

I have &c

Draw 19/10

WM 22/10

ugre 12/9

Secy to Govt.
Genl Depts.